AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1.   (Currently amended) A card settlement method using a portable electronic device having a fingerprint sensor ~~that connects a portable electronic device having a fingerprint sensor~~ connected to a card company's card management ~~device~~ system via a communication terminal for ~~card settlement of a~~ settling commodity purchase charge<u>s</u> or the like[[;]]<u>,</u> comprising:

[[An]] <u>confirming the</u> identity ~~confirmation step wherein said~~ <u>of a user by using a</u> portable electronic device having a fingerprint sensor [[reads]] <u>to read</u> the user's fingerprint ~~using said fingerprint sensor~~ and ~~checks it~~ <u>check the reading</u> against pre-registered fingerprint data ~~and thereby confirms~~ <u>to determine</u> whether or not the user is the owner of said portable electronic device having a fingerprint sensor[[,]]<u>;</u>

~~A transaction data generation and signature step wherein, when identity~~ <u>if the user</u> is confirmed <u>as the owner of the portable electronic device having a fingerprint sensor,</u> <u>using</u> said portable electronic device having a fingerprint sensor ~~encrypts~~ <u>to encrypt</u> commodity order information and pre-registered card information using a pre-registered transmission public key ~~and generates~~ <u>to generate</u> transaction data, and electronically [[signs]] <u>sign the generated transaction data</u> [[it]] using a pre-registered personal encryption key[[,]]<u>;</u>

~~A transmission step wherein~~ <u>transmitting</u> said electronically signed transaction data ~~is sent~~ from ~~the side of~~ said portable electronic device having a fingerprint sensor to said card management ~~device~~ <u>system;</u> [[,]] and

~~A decryption and settlement processing step wherein~~ <u>at</u> said card management ~~device decrypts~~ <u>system, decrypting</u> said electronically signed transaction data using a transmission secret key paired with said transmission public key <u>to obtain said commodity order information</u> and ~~processes the settlement~~ <u>settle purchase charges associated with said commodity order</u>.

2.   (Currently amended) A card settlement method using a portable electronic device having a fingerprint sensor according to claim 1, wherein

[[Said]] said pre-registered fingerprint data and said pre-registered card information ~~of said portable electronic device having a fingerprint sensor~~ are registered in a state in which they are encrypted by a storage public key provided [[from]] by said card management ~~device-side,~~ system; and

~~The step of~~ said decrypting said electronically signed transaction data [[at]] by said card management ~~device~~ system includes ~~a decryption step that uses~~ using a storage secret key paired with said storage public key.

3.   (Currently amended) A card settlement method using a portable electronic device having a fingerprint sensor according to claims 1 or 2, wherein:

said card management ~~device~~ system stores and retains the received [[said]] electronically signed transaction data for a predetermined time period.

4.   (Currently amended) A card settlement method using a portable electronic device having a fingerprint sensor according to claim[[s 1,]] 2, [[or 3,]] ~~wherein~~ further comprising:

said card management ~~device includes a step of updating~~ system updating said pre-registered transmission public key and said storage public key ~~registered in said portable electronic device having a fingerprint sensor;~~ and

said portable electronic device having a fingerprint sensor ~~replaces~~ replacing said pre-registered card information and said pre-registered fingerprint data with [[said]] updated pre-registered card information and [[said]] updated pre-registered fingerprint data ~~that was~~ encrypted using said updated storage public key.

5.   (Currently amended) A portable electronic device having a fingerprint sensor ~~that connects~~ suitable for connecting to a card company's card management ~~device~~ system via a

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communication terminal for [[card]] settlement of a commodity purchase charges or the like[[;]], comprising:

    (a)   a fingerprint sensor[[,]];

    (b)   a storage unit[[,]];

    (c)   an external interface for ~~connection~~ coupling to said communication terminal[[,]]; and

    (d)   a processor for ~~driving and~~ controlling the operation of these units[[,]].

Wherein:

    (i)   said storage unit stores: [[the]] a transmission public key and a storage public key provided [[from]] by said card management ~~device-side~~ system, card settlement information ~~for card settlement~~ provided to the owner of the portable electronic device having a fingerprint sensor, master fingerprint data, and a personal encryption key[[,]];

    wherein said card settlement information and said master fingerprint data are stored in an encrypted state using said storage public key; and

    (ii)   said processor comprises:

    (1)   a personal encryption key generation means for generating said personal encryption key when said fingerprint sensor reads said master fingerprint data,

    (2)   an identity confirmation means for confirming identity by comparing a fingerprint read by said fingerprint sensor against said master fingerprint data stored in said storage unit, and

    (3)   a transaction data generation and transmission means for encrypting commodity order information and said card settlement information using said transmission public key ~~and generating~~ to secure the transaction data, for electronic signing said

generated transaction data using said personal encryption key, and for sending the electronically signed [[said]] transaction data to said card management ~~device~~ system.

6. (Currently amended) A portable electronic device having a fingerprint sensor~~,~~ ~~used in card settlement,~~ according to claim 5, wherein:

said processor also comprises a master fingerprint data registration means [[so]] that ~~when it receives~~ in response to receiving a registration permission signal from said card management ~~device, it~~ system, reads said master fingerprint data using said fingerprint sensor and registers [[it]] said master fingerprint data, and

said personal encryption key generation means generates said personal encryption key using the read master fingerprint data ~~read when reading said master fingerprint data~~.

7. (Currently amended) A card management ~~device~~ system for ~~performing card~~ ~~settlement of~~ settling commodity purchase charges[[, etc.]] or the like based on transaction data received via a communication terminal from a portable electronic device having a fingerprint sensor[[;]], comprising:

an encryption key generation means for generating a storage public key and a transmission public key provided to said portable electronic device having a fingerprint sensor[[,]];

a registration procedure processing means for requesting identity identification information for determining [[the]] a user when a registration request signal is received from said portable electronic device having a fingerprint sensor, and for sending a registration permission signal to said portable electronic device having a fingerprint sensor when the user is determined based on the received identity identification information[[,]];

a decryption means for decrypting said transaction data using a storage secret key paired with said storage public key and a transmission secret key paired with said transmission public

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key when [[said]] encrypted and electronically signed transaction data is received from said portable electronic device having a fingerprint sensor[[,]]; and

a settlement processing means for processing settlement based on said decrypted transaction data.

8. (Currently amended) A card settlement system that connects a portable electronic device having a fingerprint sensor to a card company's card management ~~device~~ system via a communication terminal and performs card settlement of commodity purchase charges~~, etc.;~~ or the like, wherein:

(a) [[Said]] said portable electronic device having a fingerprint sensor comprises:

(i) [[An]] an identity confirmation means ~~wherein the~~ for reading a user's fingerprint ~~is read~~ using said fingerprint sensor and ~~checked~~ comparing said read fingerprint data against pre-registered fingerprint data~~, thereby confirming~~ to determine whether or not the user is the owner of said portable electronic device having a fingerprint sensor,

(ii) [[A]] a transaction data generation and signature means ~~wherein, when~~ for, after the identity of the user is confirmed, encrypting commodity order information and pre-registered card information ~~are encrypted~~ using a pre-registered transmission public key [[and]] to generate transaction data ~~is generated, and the transaction data is~~ and electronically ~~signed~~ signing said transaction data using a pre-registered personal encryption key, and

(iii) [[A]] a transmission means for sending said electronically signed transaction data to said card management ~~device~~ system; and

(b) [[Said]] said card management ~~device~~ system comprises:

(i) [[A]] a reception means for receiving said electronically signed transaction data,

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(ii)   [[A]] a decryption means for decrypting said received electronically signed transaction data using a transmission secret key paired with said transmission public key, and

(iii)   [[A]] a settlement processing means for processing settlement based on said decrypted transaction data.

9.   (Currently amended) A card settlement system that uses a portable electronic device having a fingerprint sensor according to claim [[9]] 8, wherein:

said pre-registered fingerprint data and said pre-registered card information of said portable electronic device having a fingerprint sensor are registered in a state in which they are encrypted by a storage public key provided [[from]] by said card management device side, system; and

said card management device's system's decryption means decrypts using a storage secret key paired with said storage public key.

10.   (Currently amended) A card settlement system that uses a portable electronic device having a fingerprint sensor according to claims 8 or 9, wherein:

said card management device system also comprises a storage means for storing and retaining said received transaction data for a predetermined time period.

11.   (Currently amended) A card settlement system that uses a portable electronic device having a fingerprint sensor according to claims 8, claim 9, [[or 10,]] wherein:

said card management device system also comprises an encryption key update means for updating said transmission public key and said storage public key registered in said portable electronic device having a fingerprint sensor, and

said portable electronic device having a fingerprint sensor comprises a data update means for replacing said pre-registered card information and said pre-registered fingerprint data with

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[[said]] updated pre-registered card information and [[said]] updated pre-registered fingerprint data that was encrypted using said updated storage public key.

12. (New) A card settlement system that uses a portable electronic device having a fingerprint sensor according to claim 10, wherein:

said card management system also comprises an encryption key update means for updating said transmission public key and said storage public key; and

said portable electronic device having a fingerprint sensor comprises a data update means for replacing said pre-registered card information and said pre-registered fingerprint data with updated pre-registered card information and updated pre-registered fingerprint data encrypted using said updated storage public key.

13. (New) A card settlement method using a portable electronic device having a fingerprint sensor according to claim 3, further comprising:

said card management system updating said pre-registered transmission public key and said storage public key; and

said portable electronic device having a fingerprint sensor replacing said pre-registered card information and said pre-registered fingerprint data with updated pre-registered card information and updated pre-registered fingerprint data encrypted using said updated storage public key.

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